



Order Filed on November 8, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
<b>Caption in Compliance with D.N.J. LBR 9004-1</b>
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for Secured Creditor MidFirst Bank
In Re:  Marianne McElroy, Robert M. McElroy,  Debtors.

Case No.: 19-22958 CMG  
Adv. No.:  
Hearing Date: 11/6/19 @ 10:00 a.m.  
  
Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: November 8, 2019**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Page 2

Debtors:

Marianne McElroy, Robert M. McElroy

Case No.:

19-22958 CMG

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor MidFirst Bank, holder of a mortgage on real property located at 75 Baywood Boulevard, Brick, NJ 08723, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and John O'Boyle, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 10) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve the right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Marianne McElroy  
Robert M. McElroy  
Debtors

Case No. 19-22958-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db/jdb +Marianne McElroy, Robert M. McElroy, 75 Baywood Boulevard, Brick, NJ 08723-6961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John O'Boyle on behalf of Joint Debtor Robert M. McElroy joboyle@norgaardfirm.com,  
sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmmino@norgaardfirm.com  
John O'Boyle on behalf of Debtor Marianne McElroy joboyle@norgaardfirm.com,  
sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmmino@norgaardfirm.com  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Vincent J. Massa, III on behalf of Creditor Spencer Savings Bank vmassa@jonesandjonesesq.com  
TOTAL: 7